ing all avenues of recovery and to safeguard their interest and enforcement of security within the period of law of limitation, file suits for recovery of outstanding amounts remaining unpaid by the borrowers. Banks also write off certain advances as bad debts only when they are fully satisfied that these advances are ultimately irrecoverable. Thus, the accounts under default are kept under constant watch and review to safe-guard the interest of the banks. Recently, the recovery of debts due to banks and Financial Institutions Act 1993 has been enacted for expeditious adjudication and recovery of debts due to banks and for matter connected therewith or incidental thereto.

Rural credit of NABARD

2139. SHRI SUNDER SINGH BHANDARI: Will the Minister of FINANCE be pleased to state:

(a) what are the reasons for which only 5 per cent of rural credit of NABARD goes to crop loans;

(b) which are the external influences affecting rural lending in the country;

(c) whether Government have considered sharing the responsibility of financing by banks; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED) (a) to (d) National Bank for Agriculture and Rural Development (NABARD) have reported that nearly 50 per cent of the refinance disbursed by them has gone for financing crop loans during the last two years as indicated below:—

(Rs. in crores)

Year	Total refinance sanctioned	Of which crop loans	Total disbursements	Of which crop loans
1991-92 . . .	6530.64	3513.57 (53.8)	5140.15	2576.50 (50.1)
1992-93 . . .	7713.99	3753.42 (43.6)	6087.65	3030.47 (49.8)

(Figures in brackets indicate percentage)

The Co-operatives which are the major purveyors of rural credit have been affected on account of increasing loan delinquency, non-viability of credit institutions more particularly at the grass-root level. NABARD is extending loans to State Governments for contributing to the share capital of Co-operative Credit Institutions to strengthen their borrowing power and increase the loans business. It has also relaxed its eligibility norms/ operational disciplines for sanction of seasonal Agricultural Operations (SAO) loans in order to maintain the credit flow.

Pay fixation of field Supervisions of Rural Banks

2140. SHRI ASHIS SEN: Will the Minister of FINANCE be pleased to state:

(a) whether the Regional Rural Banks have allowed the pay fixation of field Supervisons in Madhya Pradesh keeping in view the revised pay-scale of Veterinary Extension Officer of Madhya Pradesh as advised by NABARD on 28th March, 1993; and

(b) if not, what action has been taken by NABARD to get its order implemented and by when it will likely to be implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) and (b) The information is being collected and will be laid on the Table of the House.

विदेशी स्कॉच व्हिस्की पर सीमा शुल्क

2141. **डा० जितेन्द्र कुमार जैन :**
श्रीमती सुषमा स्वराज :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि फरवरी 1994 में ग्रांल इंडिया डिस्टलर एसोसिएशन ने सरकार को ज्ञापन दिया है जिसमें आग्रह किया गया है कि सरकार द्वारा विदेशी स्कॉच व्हिस्की पर से सीमा शुल्क 400 प्रतिशत से घटाकर 200 प्रतिशत कर देने से देश में डिस्टलरी उद्योग प्रभावित होगा ;

(ख) यदि हां, तो क्या यह सही है कि सरकार ने विदेशी स्कांच व्हिस्की पर से सीमा शुल्क 400 प्रतिशत से घटाकर 200 प्रतिशत निर्धारित कर दिया है;

(ग) यदि हां, तो सीमा शुल्क की दर घटा देने से सरकार को कितने औसत वार्षिक राजस्व की हानि होने का अनुमान है ; और

(घ) किस कारण से सरकार को इस प्रकार का कदम उठाना पड़ा ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति): (क) स्कांच व्हिस्की पर 300/– रु० प्रति लिटर अ० शु० 400 प्रतिशत, इसमें से जो भी आंकिक हो, की दर से सीमाशुल्क लगता है । ग्रांल इंडिया डिस्टलर एसोसिएशन ने अपने बजट पूर्व ज्ञापन में यह कहा है कि यदि स्कॉच व्हिस्की पर आयात शुल्क में कोई भारी कमी की जाती है तो इससे स्वदेशी डिस्टलरी उद्योग प्रभावित होगा ।

(ख) वर्ष 1994-95 के बजट में विदेशी स्कांच व्हिस्की पर सीमा शुल्क की दरों में कोई परिवर्तन नहीं हुआ है ।

(ग) और (घ) ऊपर (ख) को देखते हुए , ये प्रश्न नहीं उठते ।

Posting of Civil Services personnel in the Banks

@2142. SHRI ASHIS SEN:
SHRI RAMACHANDRAN PILLAI:
SHRI M. A. BABY:
SHRI E. BALANANDAN:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have decided to post Civil Services Personnel in the nationalised banks; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED): (a) and (b) Government have not taken any policy decision to appoint Civil Services Personnel as Chairmen and Managing Directors/Executive Directors of nationalised banks. However, in exceptional cases, particularly when suitable executives are not available from the banking system, Government do appoint officers belonging to the Civil Services as Chairmen and Managing Directors/Executive Directors of banks, keeping in view the special circumstances obtaining in such banks.

Closure of Bank Branches in the country

2143. DR. SANJAYA SINH: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news item appearing in the Economic Times dated 15th Feb-

@Previously Unstarred Question 1491, transferred from the 3rd March, 1994.